

**Information to identify the case:**

Debtor 1	<b>Bruce Patrick Cancilla</b>	Social Security number or ITIN	<b>xxx-xx-4906</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-10517-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bruce Patrick Cancilla

10/26/16

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Bruce Patrick Cancilla  
 Debtor

Case No. 16-10517-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Oct 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2016.

db  
 14236709 +Bruce Patrick Cancilla, 704 West Gore Road, Erie, PA 16509-2260  
 14236713 +Aspire, Attn: Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555  
 +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 14236715 +Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099  
 14236718 First Premier Bank, 601 South Minneaplis Avenue, Sioux Falls, SD 57104  
 14236719 M&t Credit Services LLC, 1100 Worley Drive, Consumer Asset Management, 2nd Floor,  
 Williamsville, NY 14221  
 14236721 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 14236722 +Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620  
 14236723 +PNC, Attention: Bankruptcy, 6750 Miller Road, Brecksville, OH 44141-3262  
 14236724 +Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-2768  
 14236725 +State Collection Service, Po Box 6250, Madison, WI 53716-0250  
 14236733 +Western New York MRI LLP, 222 Genesee Street, Buffalo, NY 14203-1512  
 14236734 +Western New York PET CT, 700 Michigan Avenue, Suite 120, Buffalo, NY 14203-1537

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmelaragno@iq7technology.com Oct 27 2016 01:29:04 John C. Melaragno, Trustee,  
 502 West 7th Street., Erie, PA 16502-1333

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2016 01:28:04 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr E-mail/Text: camanagement@mtb.com Oct 27 2016 01:27:57 M&T Bank, 1100 Wehrle Drive,  
 Williamsville, NY 14221

cr EDI: RECOVERYCORP.COM Oct 27 2016 01:08:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

14236708 +EDI: APPLIEDBANK.COM Oct 27 2016 01:13:00 Applied Card Bank, Po Box 70165,  
 Philadelphia, PA 19176-0165

14236710 +EDI: BANKAMER.COM Oct 27 2016 01:13:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012

14236711 +EDI: CAPITALONE.COM Oct 27 2016 01:13:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285

14236712 +EDI: CAPONEAUTO.COM Oct 27 2016 01:13:00 Capital One Auto Finance, 7933 Preston Road,  
 Plano, TX 75024-2302

14236714 +EDI: RCSFNBMARIN.COM Oct 27 2016 01:13:00 Credit One Bank Na, Po Box 98873,  
 Las Vegas, NV 89193-8873

14236716 EDI: RCSDELL.COM Oct 27 2016 01:08:00 Dell Financial Services, Po Box 81577,  
 Austin, TX 78708

14236717 +E-mail/Text: kthomas@eriefcu.org Oct 27 2016 01:27:58 Erie Federal Credit Union,  
 1109 East 38th Street, Erie, PA 16504-1845

14236720 +EDI: MERRICKBANK.COM Oct 27 2016 01:08:00 Merrick Bank / Geico Card, Po Box 23356,  
 Pittsburg, PA 15222-6356

14248168 +E-mail/Text: Bankruptcy@natfuel.com Oct 27 2016 01:28:30 National Fuel, 1100 State Street,  
 Erie, PA 16501-1912

14245993 EDI: RECOVERYCORP.COM Oct 27 2016 01:08:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

14236726 +EDI: RMSC.COM Oct 27 2016 01:13:00 Synch / HH Gregg, Po Box 103104,  
 Roswell, GA 30076-9104

14236727 +EDI: RMSC.COM Oct 27 2016 01:13:00 Synchrony Bank / Amazon, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104

14236728 +EDI: RMSC.COM Oct 27 2016 01:13:00 Synchrony Bank / JCPenneys, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104

14236729 +EDI: RMSC.COM Oct 27 2016 01:13:00 Synchrony Bank / Lowes, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104

14236730 +E-mail/Text: pauline.burt@timepaymentcorp.com Oct 27 2016 01:28:38 Timepayment Corp Llc,  
 16 New England Executive Office Park S, Burlington, MA 01803-5217

14248107 +EDI: VERIZONEAST.COM Oct 27 2016 01:13:00 Verizon, Bankruptcy Dept,  
 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

14236731 +EDI: WFFC.COM Oct 27 2016 01:13:00 Wells Fargo Dealer Services, Po Box 3569,  
 Rancho Cucamonga, CA 91729-3569

14236732 +EDI: WFFC.COM Oct 27 2016 01:13:00 Wells Fargo Home Mtg (dba), Americas Servicing,  
 1000 Blue GEntain Road #300, Mac #X7801-02k, Eagans, MN 55121-1786

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Oct 26, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2016 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Bruce Patrick Cancilla dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Douglas Smillie on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com  
John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com; katie@mplegal.com; kbernsley@hotmail.com; john.mello21@gmail.com  
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5